

Contribution:

Taxes payable to the Employment Security Fund and the Rhode Island Temporary Disability Insurance Reserve Fund.

Dependents' Allowance – Temporary Disability Insurance:

A weekly payment of \$10 or 7% of the individual's benefit rate, whichever is greater, for each dependent child under 18 years of age, up to a maximum of five dependents. This allowance may also be paid for dependent children who are older than 18 years of age but are incapable of earning any wages because of a mental or physical handicap. In addition, this allowance is also payable to a legal guardian for children under 18 years of age for an individual's court appointed ward(s).

Dependents' Allowance - Unemployment Insurance:

Weekly payment of \$10 or 5% of the individual's benefit rate, whichever is greater, for each dependent child under 18 years of age, up to a maximum of five dependents. This allowance may also be paid for dependent children who are older than 18 years of age but are incapable of earning any wages because of a mental or physical handicap. In addition, this allowance is also payable to a legal guardian for children under 18 years of age for an individual's court appointed ward(s).

Determination:

A decision or ruling of the Department.

Disqualification:

The denial of benefits to a claimant who does not meet eligibility requirements.

Duration of Benefits - Temporary Disability Insurance:

The number of weeks for which benefits are paid or are payable for total unemployment due to a non-work related illness or injury in a benefit year. The duration is equal to 36% of the claimant's total base period wages divided by the claimant's weekly benefit rate (excluding any dependency allowance). The maximum duration is 30 weeks at the full benefit rate.

Duration of Benefits – Unemployment Insurance:

The number of weeks for which benefits are paid or are payable for total unemployment in a benefit year. The duration is equal to 36% of the claimant's total base period wages divided by the claimant's weekly benefit rate (excluding any dependency allowance). The maximum duration is 26 weeks at the full benefit rate.

Eligibility Requirements – Temporary Disability Insurance:

1. Must be unemployed because of a non-work related illness or injury, certified by a competent medical authority;
2. Worked in base period for an employer subject to RI Temporary Disability Insurance Act;
3. Must serve a one-week waiting period per benefit year;

NOTE: Some exceptions may apply. See the definition of Waiting Period - Temporary Disability Insurance.

4. (a) Must have earned at least \$1,350 in one of the base period quarters, and
(b) Must have earned total base period wages of at least one and one-half times the highest quarter earnings with a minimum of \$2,700 total base period earnings.

OR, AS AN ALTERNATIVE:

- (c) Must have earned total base period wages of \$8,100.

NOTE: The above qualifying amounts are based on the current Rhode Island minimum hourly wage of \$6.75. Any changes in the Rhode Island minimum hourly wage will result in different qualifying amounts.

Eligibility Requirements - Unemployment Insurance:

1. Must be unemployed for lack of work or otherwise unemployed through no fault of the claimant;
2. Physically able to work and available for work, and making an active, independent search for work;
3. (a) Must have earned at least \$1,350 in one of the base period quarters, and
(b) Must have earned total base period wages of at least one and one-half times the highest quarter earnings with a minimum of \$2,700.

OR, AS AN ALTERNATIVE:

- (c) Must have earned total base period wages of \$8,100.

NOTE: *The above qualifying amounts are based on the current Rhode Island minimum hourly wage of \$6.75. Any changes in the Rhode Island minimum hourly wage will result in different qualifying amounts.*

4. Also, if the claimant had a previous claim the claimant must have worked and earned 80 times the minimum hourly wage in covered employment since the effective date of that previous claim.
5. Must serve a one-week waiting period per benefit year.

Employer Account:

The experience record of an individual employer in which entries of contributions (taxes) and benefit payments are recorded.

Employer Account Reserve Percentage:

The percentage obtained by dividing the balance in an individual employer's account as of September 30 by the employer's average annual taxable payroll over the last three years ending on the preceding June 30.

Employment Security Act:

The Rhode Island Unemployment Insurance Law.

Employment Security Fund:

Trust fund containing the total amount of money available for Unemployment Insurance benefits.

Employment Security Reemployment Fund:

This fund was established to finance a three-year pilot research and demonstration rapid reemployment program by the Department. For calendar years 2001, 2002 and 2003 a portion (0.03%) of each employer's Unemployment Insurance tax will be diverted to this fund.

Experience Rate:

The tax rate assigned to an individual employer account under the applicable Tax Schedule in the Employment Security Act, (see **section on Experience Rating**), based on the employer's experience with Unemployment Insurance paid to former workers.

Extended Benefits:

Benefits payable whenever the average insured unemployment rate in Rhode Island or the nation rises to specific levels over a consecutive 13 week period. Benefits are also payable whenever the state's average total unemployment rate (seasonally adjusted) for the most recent 3 months exceeds specific levels.

Claimant Eligibility for Extended Benefits:

1. Unemployed because of lack of work, or otherwise unemployed through no fault of the claimant;
2. Physically able to work, available for work, making a systematic and sustained effort to obtain work, and provides tangible evidence of this work search weekly;
3. Expected to accept any offer of suitable work listed with the Department, or offered in writing;
4. Has a benefit year in effect and has received all regular benefits to which entitled or whose benefit year expires within an extended benefits payment period and who is unable to establish a new benefit year because of insufficient employment or benefit credit.

The Director is required to give written notice of the minimum suitable work and work search requirements that an individual must satisfy to qualify for Extended Benefits prior to the individual's exhaustion of regular benefits.

Federal Unemployment Tax:

A 6.2% tax on payrolls of employers on earnings of each worker up to \$7,000. per year. Employers who pay Rhode Island Employment Security taxes may have their federal tax offset up to a maximum of 90% of the first 6% of the Federal tax (5.4%). Questions concerning the Federal Unemployment Tax should be directed to the Internal Revenue Service.

Job Development Fund:

Monies to be used to finance the State's Human Resource Investment Council, which provides various job training, counseling and assessment services to develop Rhode Island's work force to meet the future needs of employers. It consists of funds collected through the 0.21% Job Development Assessment (0.19% is used for HRIC administration and programs while 0.02% is used to support the administration of the Department of Labor and Training's Unemployment Insurance and Employment Service programs).

Monetary Determination:

A determination as to whether a person meets the qualifying wage requirements necessary for the receipt of benefits, and the computation of his/her weekly benefit rate and total amount of benefits.

netWORKri One-Stop Career Centers:

These Centers offer comprehensive employment and training services and programs from a variety of State and local agencies. The netWORKri One-Stop Career Centers are set up as single points of contact for information on the many services available to assist employers and job seekers.

New Claim:

The first claim in a benefit year filed by a claimant for either Unemployment Insurance or Temporary Disability Insurance benefits.

Nonmonetary Determination:

A determination as to whether a claimant is entitled to benefits or waiting period credits for reasons other than qualifying wage requirements.

Partial Unemployment Benefits:

An Unemployment Insurance claimant will be eligible for partial unemployment benefits for any week in which he/she has less than full-time work and whose wages for that week are less than his/her total weekly benefit rate.

Rhode Island Temporary Disability Insurance Reserve Fund:

Pooled fund of worker contributions from which Temporary Disability Insurance benefits are paid.

Taxable Wage Base - Temporary Disability Insurance (TDI):

The amount of wages earned by an employee from which contributions are withheld by the employer to finance the TDI program. The TDI Taxable Wage Base is \$46,800 for calendar year 2004. This base is recomputed each year and is equal to the annual earnings needed by an individual to qualify for the maximum weekly benefit amount and the maximum duration. Employers are notified of any changes in the base amount prior to the start of each year.

Taxable Wage Base - Unemployment Insurance:

The amount of wages paid to an individual employee for which an employer is liable for Rhode Island Unemployment Insurance, Job Development Fund and ES Reemployment Fund taxes. The base is determined by the level of reserves in the Employment Security Fund as of September 30 each year. It is \$14,000 for calendar year 2004.

Wages:

All remuneration paid within the Base Period dates including vacation pay, holiday pay, bonuses, other paid leave, and remuneration other than cash such as: meals, room, and board, etc.

Exception: Do not include sick leave pay when paid under an established plan or system.

Waiting Period - Temporary Disability Insurance:

A period of seven consecutive days beginning on the first day of unemployment due to sickness. No benefits are payable for these seven days unless the claimant continues to be unemployed due to sickness for at least an additional 21 consecutive days immediately following the initial seven day waiting period. An eligible claimant who transfers directly from the UI to the TDI program, or from an expired TDI benefit year to a new TDI benefit year, is not required to serve a waiting period.